

**TELEFAX**REMARKS

Claims 1-3, 7, 10-11 and 14 are currently pending in the present patent application. Reconsideration and allowance of the application is respectfully requested in view of the following remarks.

Claim rejections – 35 USC §112

Claim 7 has been amended for correcting a clerical error and now depends on claim 1.

Claim rejections – 35 USC §103

In paragraph 5 of his report, the Examiner rejected claims 1-3, 7 and 10 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 4,845,636 (hereinafter called Walker) in view of U.S. Patent No. 5,892,824 (hereinafter called Beatson) in view of U.S. Patent No. 6,044,165 (hereinafter called Perona).

The invention of claim 1 is a method for authorizing an electronic commerce transaction between a purchaser using a credit card, an on-line merchant and a credit card company. The method receives at the merchant, a purchase request from the purchaser and obtains by the merchant, the purchaser's credit card information. The method further establishes a *multi-party Session Initiation Protocol (SIP) session between the purchaser, the on-line merchant, and the credit card company* and verifies the credit card information. The method takes an image of the purchaser with a Web camera for validating the purchaser's image by the credit card company. *More particularly, the method utilizes an image recognition program to compare the image of the purchaser with a stored image of a valid cardholder.* The method further utilizes a whiteboard application to obtain the purchaser's signature and validates the purchaser's signature by the credit card company. *Afterwards, the method approves the transaction upon positively verifying the credit card information and validates the purchaser's image and signature.*

Walker relates to a remote transaction system for business transaction between a buyer and a seller. The system of Walker comprises an operations center and a transaction booth located remotely from the operations center. The transaction booth includes: an audio device to transmit and receive audio signals between from and to the transaction

09/735,568

8400 Decarie Boul.
Montreal, QC H4P 2N2 CANADA

Tel: 1-514-345-7900 ext. 6467
Fax: 1-514-345-7929



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booth and the operations center, a first video camera for transmitting and receiving video images between the transaction booth and the operations center, a second video camera for transmitting images from the transaction booth to the operations center in order to allow an operator to perform visual verification of identification documents. Walker also extracts from a credit card of the buyer credit information, which is transmitted from the booth to the operations center for evaluation by the operator.

It can be appreciated that even though Walker describes a first and second video cameras for purposes of visual verification of identification of documents, Walker does not disclose or teach a method for *validating a purchaser's image by a credit card company*. *More particularly, Walker does not teach a method that utilizes a Web camera and an image recognition program to compare an image of a purchaser with a stored image of a valid cardholder*. Walker merely allows an operator to view the credit information and the identification information of a buyer without *any comparison* made with a stored image of a valid purchaser as claimed. Furthermore, Walker does not disclose a whiteboard application to obtain a purchaser's signature and validates the purchaser's signature by a credit card company. For these reason, Walker cannot possibly approve a transaction upon positively verifying the credit card information and validates a purchaser's *image* and signature.

Beatson relates to a method for using a device that comprises a detector, in housing defining writing surface. The method detects position coordinates of a writing stylus while signing a signature. The device also comprises a processor that performs automatic signature verification, based on detected position coordinates and signature template stored in a memory card (IC card) containing a digital representation of a customer's signature. The processor collects signing data, for specific time, when stylus is not in contact with writing surface. For example, a retailer or a financial institution may issue the IC card to the customer, when the customer opens a charge or other financial account. Afterwards, the device can electronically compare signature information provided by the IC card with the signature information the signature device electronically captures the customer's signature. As a result, a store clerk does not need to retain a paper copy of a customer's signature and the electronic signature replaces a signed paper receipt.

09/735,568

8400 Decarie Boul.
Montreal, QC H4P 2N2 CANADA

Tel: 1-514-345-7900 ext. 6467
Fax: 1-514-345-7929

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However, Beatson does not disclose a method and system for verifying a purchaser's credit card information and for taking an image of the purchaser with a Web camera. Therefore, Beatson cannot possibly disclose a method for validating an image of a purchaser. In addition, Beatson does not describe a method and system that establishes a multi-party Session Initiation Protocol (SIP) session between the purchaser, the on-line merchant, and the credit card company. Beatson merely describe that a store clerk interacts with a customer (Column 8, lines 47 to 64) for obtaining with a device an electronic customer's signature and further compare this electronic signature with a signature that is stored on an IC card.

Perona relates to a method and system for recognizing writing from a user by using any writing implement, such as a pen, on any writing surface, such as a normal piece of paper. A camera and an associated processing equipment track the position of the writing implement. The camera monitors obtains a video image of the movement of the writing. The image which is referred to can be the image of a pen or other writing instrument, including the hand and/or fingers of a user while it is tracing letters, graphic characters, or any other image formed by user's hand movement. The writing surface can be piece of paper or a writable board. Perona further recognizes handwriting based on a tracking signal and which displays recognized information.

However, Perona does not teach a method that utilizes *an image recognition program for comparing an image of a purchaser with a stored image of a valid cardholder*. Perona does not teach *a whiteboard application to obtain a purchaser's signature* and for validating a purchaser's signature by a credit card company. Also, Perona does not disclose a *Web camera* for taking an image of a purchaser. The camera described in Perona merely monitors the handwriting of a user and the *image* referred to in Perona *is a pen or other writing instrument, including the hand and/or fingers of a buyer while it is tracing letters, graphic characters, or any other image formed by user's hand movement* (Column 3, lines 35 to 45). It can be appreciated that the image of Perona does not teach to the image of the claimed invention. For these reasons, Perona cannot possibly approve a transaction upon positively verifying the credit card information and validates a *purchaser's image and signature*. More generally, Perona does not disclose a method and system that include a purchaser using a credit card, an on-line merchant, and a credit

09/735,5688400 Decarie Boul.
Montreal, QC H4P 2N2 CANADATel: 1-514-345-7900 ext. 6467
Fax: 1-514-345-7929

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card company. For that reason, Perona cannot possibly teach a multi-party Session Initiation Protocol (SIP) session between the purchaser, the on-line merchant, and the credit card company.

Briefly, since Walker, Beatson and Perona do not disclose whole or parts of the claimed invention, the combination of Walker, Beatson and Perona cannot render obvious claim 1. Claims 3, 7 and 10 depend from claim 1 while adding further limitations are believed patentable for the same reasons provided in support to claim 1. For these reasons, Applicants kindly request withdrawal of the rejection.

In paragraph 6 of his report, the Examiner rejected claims 11 and 14 under 35 U.S.C. §103(a) as being unpatentable over *U.S. Patent No. 4,845,636 (hereinafter called Walker)* in view of *U.S. Patent No. 6,044,165 (hereinafter called Perona)*, which are the same documents cited against claim 1-3, 7 and 10 in paragraph 5.

However, claim 11 is a system claim for executing the method of claim 1, which comprises similar limitations as described in claim 1. Since Walker and Perona do not disclose whole or parts of the claim 1, the combination of Walker and Perona cannot render obvious claim 11. Consequently, claim 11 is believed patentable for the same reasons provided in support of claim 1.

Claim and 14 depend from claims 11 while adding further limitations is believed patentable for the same reasons provided in support to claims 1 and 11. For these reasons, Applicants kindly request withdrawal of the rejection.

In view of the abovementioned remarks, Applicants respectfully request favourable action for all pending claims.

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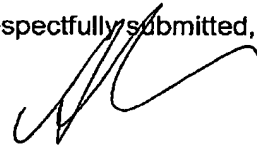
8400 Decarie Boul.
Montreal, QC H4P 2N2 CANADA

Tel: 1-514-345-7900 ext. 6467
Fax: 1-514-345-7929

ERICSSON **TELEFAX**CONCLUSION

In view of the foregoing, Applicants submit that the present patent application is now in condition for favourable action. Should the Examiner wish to further discuss the present response or patent application, the undersigned can be reached at (514) 345-7900 ext. 2596.

Respectfully submitted,



Date:

July 6, 2005

Alex Nicolaescu

Reg. No. 47,253

09/735,568

8400 Decarie Boul.
Montreal, QC H4P 2N2 CANADA

Tel: 1-514-345-7900 ext. 6467
Fax: 1-514-345-7929